

# THE GOOD LIFE

The Newsletter of the Nanaimo Ladysmith Retired Teachers' Association

Nov. 2017

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## 2017-2018 Nanaimo Ladysmith Retired Teachers Executive

<b>President</b>	Les Ellis
<b>Treasurer</b>	Mike Ireland
<b>Secretary</b>	Christie Kilmer
<b>Past President</b>	Carol Baird-Krul
<b>Catering</b>	Tricia Barnes
<b>Programming</b>	Jacque Thompson
<b>Heritage</b>	Nelson Allen
<b>Membership/Member Contact</b>	Ellen Ellis
<b>Newsletter &amp; Email</b>	Les Ellis
<b>Sunshine Program</b>	Cheryle Sosnowski
<b>Website</b>	Mike Ireland

Any inquiries can be made through our email at [nanrta@gmail.com](mailto:nanrta@gmail.com) or by calling the NDTA office at 250-756-1237. Check out our website at <http://www.nanaimoladysmithretiredteachers.ca/>

## Vacant Positions

Vice-President  
Health, Housing and Social Concerns  
Media Contact

We have over 500 members and are short of people to help on the Executive. If you have 2 hours of time on 5 Tuesday mornings throughout the year, please consider joining us to keep our Nanaimo Ladysmith Association strong. Contact can be made through the above email or phone number.

## Upcoming NLRTA Luncheons for 2017 – 2018

Tuesday, December 5, 2017  
Tuesday March 6, 2018  
Tuesday June 5, 2018 - AGM

As well, look for coffee morning announcements.

## **President's Report**

Welcome to another year of retirement. After a long, hot summer the fall weather has been most enjoyable. The provincial AGM of 2016 informed us that we could no longer donate to our local scholarships as an association. To maintain the scholarships, the \$20 lunch fees for the October and December lunches this year are being donated by those who attend to the Nanaimo Ladysmith Schools Foundation which gives out these awards. Applications for tax receipts are available at the luncheons. The October lunch was a great success with a large turnout, wonderful traditional Thanksgiving food, and enjoyable entertainment.

This year's provincial AGM has brought new issues. I won't take a lot of space writing further as this newsletter is quite lengthy and it is more important that you read about what arose at the AGM concerning Bill C-27 and the new Strategic Plan the provincial executive wants the BCRTA to follow into the future. These articles come after our local reports.

That said, I wish you a healthy and happy retirement year and I hope to see you at our lunches.

Les Ellis  
President

## **Treasurer's Report**

The NLRTA has started the year on a solid financial footing. The To Hell with the Bell breakfast was a moderate success with 20 people attending. This is down considerably from a few years ago. On the other hand, our October luncheon was very well attended with 74 members attending and enjoying each other's company as well as a delicious lunch prepared by Master's Touch and the entertainment provided by Arvon and Brandy. The monies collected, \$1480, was donated to the Nanaimo-Ladysmith Schools Foundation (NLSF) and people who requested it will be receiving a tax receipt for their \$20 donation. As outlined at the AGM, the monies collected at the October and December luncheons will be donated to the retired teachers' scholarship fund awarded by the NLSF.

Mike Ireland  
Treasurer

## **Sunshine Club**

Thank you for allowing me to represent our members in all capacities. Don't forget to keep me informed. My email is: [cherylso@telus.net](mailto:cherylso@telus.net). or phone 250-390-5083.

## **Heritage Committee**

Nelson Allen  
Chairperson, RTA Skipsey Heritage Collection

All the work on updating the cataloguing of the Skipsey Educational Heritage Collection was halted at the end of April due to the two main volunteers having contracts with Elections BC. Cataloguing continued sporadically over the summer months and, with dedication and good teamwork much has been accomplished and little remains to be done as far as the texts are concerned. When the texts are completed, cataloguing of the Memorabilia using the new method will begin. Sign out and weeding policies will be worked on during the Fall for approval by the Heritage Committee and shortly after the Room and the database will be 'open for business'. Many thanks for their dedication to this project has to be given to Bernice Ward, Emily Edwards, Janet Watt and Pat Parkin. As well, former Heritage Chair, Vicki Harrison, has begun work on interviewing Life Members for the Collection's archives and during May and June former President, Linda Willis, successfully completed a series of lessons she had created using items from the Collection.

Carol Baird-Krul – Collection Committee

## **Bill C-27 Background**

- @ There is "a sacred trust" for Government to protect citizens who have earned pensions as compensation for services rendered during their working lives. The promise made by Justin Trudeau just before the 2015 federal election states: "DBPs (defined-benefit pensions), which have already been paid for by employees and pensioners, should not retroactively be changed into TBPs (target benefit pensions)." <sup>1</sup>
- @ Yet, on October 29, 2016, just a year after their election, without any press release, with no advance notice to unions or pension plan members or retirees - with no prior public consultation - the Liberal Government introduced Bill C-27.
- @ Bill C-27 seeks to amend the Pension Benefits Standards Act of 1985. It signifies the first time a strategy has been articulated whereby vested guaranteed pension benefits can legally be converted to nonguaranteed, conditional pension benefits. It introduces a target benefit plan framework in Canada's pension landscape, and it allows for secure defined benefits plans to convert to target benefit plans, where all the risks are transferred to plan members. Most of the language of this legislation is centred on enabling that conversion.
- @ In plans such as the BC Teachers' Pension Plan, which is an example of a defined benefit plan, both members and employers assume the risk and make

contributions from time to time to guarantee pension amounts at the end of a member's lifetime. The result is a large pooled amount of money, held for a long time, on which investments can be made. The returns pay for about 80% of the pensions<sup>2</sup>

- @) Defined benefit plans constitute one of the strongest retirement income systems. They guarantee retirement security to their members, which contributes to national prosperity; the pension income cycles back to the economy through consumer spending and taxes, which, in turn, generate growth and employment; defined benefit plan retirees are less likely to rely on government assistance, such as the Guaranteed Income Supplement (GIS); and solid retirement income brings better health status and outcomes, reducing demands on the health system<sup>3</sup> and inspiring volunteerism.
- @) Target benefit plans, on the other hand, aim for a level of benefits but do not guarantee that level. Based on a percentage of a person's salary and market performance, the expected benefits are a *target*, not a promise. In difficult financial times, target benefits can be reduced, which means less retirement security for plan members. Employers are NOT obliged to make contributions to guarantee benefits. Instead plan members (contributors) and former plan members (retirees) are left with the risks: it is they who bear the brunt of missed targets in the form of reduced or clawed-back pensions. The risk in target benefit plans is shifted from employers and plan sponsors to employees and retirees.
- ®) Proponents of Bill C-27 contend that the establishment of target benefit pension plans will "make retirement more secure" for some Canadians. Indeed, target benefit pension plans are better than defined contribution<sup>4</sup> plans or no plan at all, but they are far worse than defined benefit pension plans.
- @) Bill C-27 has provisions that legally permit employers to establish target benefits plans and to walk away retroactively from the pension promises they have already made to workers in defined benefit plans. The bill allows for pensions that have already been earned by Canadians, including Canadian senior retirees, to be changed retroactively.
- @) C-27 would allow for target benefit plans to be initiated by federally-regulated employers and Crown Corporations. Accordingly, we may feel safe because the legislation apparently does not touch us. But if Government presents the target benefit plan as a model for federal employees, won't employers and plan sponsors in other national and provincial jurisdictions be tempted to convert to target benefit plans as well?
- @) Employers, in fact, can reap huge advantages if defined benefit plan members can be

persuaded to "surrender" their benefits; and, as such, target benefit plans are irresistible to employers with defined benefit plans: they can walk away from pension promises already made to employees and retirees if they can persuade members of secure defined benefit plans to convert to the riskier target benefit plan. They can present perks: work place training, promotions, salary raises, improved benefit packages. They can also make threats: job losses, reduced hours of work, reduced investment, fewer opportunities for promotion, scaled back benefits, lockouts, restructuring, or bankruptcy.

- @) Much emphasis in Bill C-27 is placed on "individual" consent, and those who see no danger in the proposed legislation state that in order for an individual to convert to a target benefit plan "informed consent" must be given. Furthermore, surrendering benefits from an existing defined benefit plan to a target benefit plan is optional. In other words, they say Bill C-27 is no threat: an individual can remain in a defined benefit plan if so wished. As mentioned, however, both "carrots and sticks" can be used to persuade members to surrender their secure pension benefits. These pressures may convince some employees to sacrifice their long-term financial security - their future pension - for a short-term gain.
- @) Retirees often do not have a deep understanding of pension plans. When approached, they may be vulnerable to pressure, helpless before a persuasive plan sponsor, and they may be convinced that surrender of their rights will benefit current workers and contribute to the greater good. Furthermore, retirees do not have a union to provide protection; and even so, in Bill C-27, the role of unions in the "informed individual consent" process for converting from a defined benefit plan to a target benefit plan is ambiguous.
- @) In case of conversion, the viability of the remaining defined benefit plan will be at risk. If a large number of members are persuaded to switch to a TB plan, then the source of funding to correct a shortfall for those remaining, including the retirees in the defined benefit plan, will be inadequate to meet the pension promise. Their pension will be reduced.
- @) The word "surrender" is used more than a dozen times in Bill C-27, underscoring the intention of Bill C-27 - the conversion of guaranteed defined benefit plans to risky target benefit plans.

As it currently stands, Bill C-27 threatens to erode the retirement security of millions of Canadians.

(the national Association of Federal Retirees), July 23, 2015

2. Tiede, Gerry. "Defined benefit pensions under attack again," Postscript, Vol.21, Issue 1, Spring 2017, p.7
3. <https://www.federalretirees.ca/.../Federal-Retirees-priorities-for-the-2017-federal-budget>.
4. Contributions are made by a member and the employer. The money is invested in an individual account with high investment costs. The member bears all the risk.

## **Bill C-27, What To Do**

### Goal

The BCRTA believes that Bill C-27 is a threat to all defined benefit pension plans in our country. While this bill affects only federally administered pension plans, if passed it will form a foothold to start weakening all provincially regulated pension plans. All companies and governments have an interest in reducing their responsibility for pension plans, and this bill does that by unfairly shifting the risk of future underfunding from the employer to the employee and retiree.

Responsible and sustainable pension plans like the BC Teachers' Pension plan currently have a truly shared risk model- both employers and employees contribute to any shortfall so that the earned pension benefits can be guaranteed. Anything less than a guaranteed pension plan threatens the employee with a reduced standard of living and possible poverty during the later years of life.

### Strategy

We understand that 25 personal contacts by constituents to a Member of Parliament is enough to get the Member's attention and initiate discussion within caucus and action on an issue. We would like to reach each BC Member of Parliament with 25 contacts so we are reaching out to you. So that you can speak knowledgeable and confidently on the issue, we are providing background information and assistance.

The most effective interaction is a personal visit to your MP. Please do make an appointment to see your MP or take advantage of one of their public appearances. MPs often have 'Meet your MP' events. Read through the Backgrounder and make a few notes of the main issues you want to make. It is better to have your own notes than to give the MP our prepared information. Your personal views pack more punch than getting another copy of a form letter from a lobby group.

It may be easier to make a contact with your MP by phone and we encourage that.

Prepare the same way. It is quite likely that your MP will know less about this issue than you do if you have prepared for the conversation. MPs have many different issues on their agenda and they can't know deeply about all of them so you may need to educate your MP as well as explain your concern.

An MP who is knowledgeable about this issue may attempt to ease your concern by saying that the bill covers only federally regulated pension plans – ours is provincially regulated – and that members can only surrender their current pension rights through their informed consent. Neither of these responses should give us any comfort. We believe that if this Bill passes there will be huge pressures on all defined benefit plans to convert to TB plans because corporations and governments can get out of their future responsibilities with this plan.

Informed consent sounds reassuring but given that the Bill allows employers to use carrots and sticks to push employees to sacrifice their Defined Benefit plans for a Target Benefit plan it is still worrisome. Carrots might be salary increases or job promotions. Sticks might include threats of job losses or company bankruptcy. These pressures may convince some employees to sacrifice their long-term financial security - their future pension - for a short-term gain. When you first began teaching, did you value your pension as much as you do now?

A third option is writing a letter to your MP. This is much less effective because letters are often read by staff – not by the MP – and you will get a standard, "Thank you for writing" response. Form letters are the least effective. If letter writing is the only way you can participate, please do that as every voice can add to the effort. An old-fashioned, handwritten letter is the most effective because it shows that you care about the issue enough to spend the time communicating your concerns. Remember that letters mailed in Canada to your MP do not require a stamp.

#### Last step

Please share your experience with us so we can track our campaign and ensure that each BC MP receives at least 25 comments urging the defeat of this bill.

Send the following to [Laurie@bcrra.com](mailto:Laurie@bcrra.com)

Your name, your MP's name, when contacted, how contacted, any response?

## BCRTA Strategic Plan

### 1. Introductory Statement

This strategic plan has been developed by the BCRTA Board in May 2017 to provide a disciplined approach to the desired growth and revitalization of the Association in the next 3 years.

### 2. Background Statement

- a. The BCRTA was formed in 1945 initially to improve teachers' pensions. Over the years this goal has expanded to enable members to speak with one voice about the interests, concerns and well-being of its members.
- b. The purposes of the organization were restated in 1997 and now are:  
(including suggested changes for next year)
  - i. to promote the interests and to guard the welfare of its members;
  - ii. to provide information and advice to individual members and their beneficiaries on retirement programs and benefits;
  - iii. to communicate to potential and current members and likeminded organizations the activities of the Association and matters of common interest; and
  - iv. to promote and defend public education
- c. The Annual General Meeting, elects the Board of Directors, approves the budget and makes other major decisions for the organization. The Board of Directors, consisting of members from around the province, generally meets six times a year. The Directors are advised by a number of standing committees that meet on the two days immediately preceding each Board meeting.
- d. There are 48 branches across the province, with memberships ranging from 15 to several hundred. Branch activities may include providing speakers to inform members about issues of importance to seniors, advocating for improvements to government policies affecting seniors and organizing social activities for their membership.
- e. The organization currently has 2 full-time staff.
- f. The organization is funded by membership dues, with space and other resources provided by the BCTF, and Johnson Insurance administrative payments.
- g. The Association has relationships with:
  - i. Canadian Association of Retired Teachers (ACER-CART)
  - ii. National Pensioners Federation (NPF)
  - iii. Council of Senior Citizens' Organizations of BC (COSCO)

- iv. Canadian Centre for Policy Alternatives (CCPA)
- v. BC Health Coalition (BCHC)
- vi. First Call BC
- vii. Federation of Retired Union Members (BC FORUM)
- viii. Canadian Health Coalition (CHC)
- ix. Institute for Public

Education

### 3. Organizational Tenets

#### a. Vision (What we want to become)

BCRTA is a respected voice for retired educators and seniors

#### b. Mission statement (The reason we exist)

- i. The BCRTA supports an active and full lifestyle in retirement through member centered services, social networking, advocacy, communication, wellness, and leadership.
- ii. We promote and defend the security of retired educators through their defined benefit pension plan and the provision of quality health insurance programs.

#### c. Values (The important values we hold)

- i. engaged and informed members
- ii. a healthy active and enhanced quality of life for retired persons
- iii. a unified voice on issues vital to members: pensions and benefits, advocacy for seniors' well being
- iv. effective communication with retired educators
- v. opportunities for social engagement through branches around the province
- vi. affiliate connections with like-minded organizations to enhance the life of retired persons
- vii. respectful, democratic processes
- viii. a well-educated society
- ix. transparency and accountability in relationships

### 4. Major goals for organizational growth and development as identified at Board Strategic Planning Session (November 27, 2016):

- a. Increase membership by adding services to members with a focus on wellness
- b. Develop a unified communications strategy that includes print, web and social media

- c. Control our own insurance plans
- d. Update our processes including committee structures
- e. Increase staff including an Executive Director

## **2017 Provincial AGM Delegate Reports**

### **Protecting Yourself from Elder Abuse** presented by Hilda Duprez

Report by Christie Kilmer

Often, we think of elder abuse in relation to physical and/or emotional abuse. Hilda Duprez, a Notary Public specializing in Estate and Incapacity Planning, gave a different perspective: protecting yourself from financial abuse. Her premise was that having open and honest discussions with your family before you need assistance will help to avoid misunderstandings and bad feelings that may lead to financial abuse.

One example she gave was of a woman having her son and his family move in with her. She had people there who could help her with home maintenance issues, she could enjoy her grandchildren and she had help getting to medical appointments., They had a comfortable, affordable place to live and a caring family member there when the grandchildren needed her. However, expectations and reality don't always match and this could be the basis for financial abuse. Over the years, the son may feel that, by living with his mother and providing care, he is entitled to a larger share of her estate. The woman's other children may not have even been consulted about the circumstances because they were living elsewhere.

Ms. Duprez also mentioned the practice of having one heir take on the job of executor of the estate. This may be effective, but it could also have unintended consequences. Again, honest and open discussion with all heirs may help to avoid abusive situations.

An avenue to gather information before making financial decisions as we age is to seek out professionals with the expertise to foresee some of these difficult issues. Many Notaries Public provide these services.

Ms. Duprez's presentation was informative, thought-provoking and relevant to all.

### **GLUU Tech Talk** presented by Linda Fawcus

Report by Tricia Barnes

Ms. Fawcus created Gluu Technology to encourage seniors to become more involved in the use of modern technology. She understands that the choices can be overwhelming but she believes that everyone should embrace technology to some degree. Gluu is a

non-profit society that was founded to help older adults become familiar with some of the basic uses of technology. They do this through public lectures, classes and private lessons. Topics covered include: text messaging (writing someone immediately instead of by post), apps (programs to use), cell phones and tablets, internet access at home and when traveling, online accounts, library access and more. At some point we hope to have someone from Gluu make a presentation in Nanaimo.

## **BCRTA Pensions, Benefits and Proposed Changes**

Report by Les Ellis

Over the summer, the BCRTA sent out changes to the Constitution. These changes were to bring the Association into accord with the new BC Societies Act. Several changes were made to the old constitution. In the past, to work on BCRTA committees, you had to apply to join two committees. Now you need only apply for one. Another change has limited the terms for a Director to serve on the Board (the BCRTA Executive) to six years.

Several items of controversy arose from the presentation of the new Constitution when it came to the vote for AGM approval. The first was a somewhat minor debate over the fact that one position was being eliminated from the BCRTA Executive board. It was deemed that the position of Treasurer was no longer needed as it was seen as a duplicate role to that of the Chairperson of the Finance Committee. This seems logical except that it reduces the number of opinions expressed by Board members when it comes to controversial decisions, such as the new Strategic Plan.

A major problem that arose was that people did not realize that no real changes could be made to the new constitution as it was presented. The Societies Act says that for major changes to be made, **ALL** members must be notified. Therefore, the Constitution had to be ratified as it was and any proposed changes will need to be sent out to all members before the next AGM and at that time the changes can be voted on. In fact, they had until next year to ratify this new Constitution but the Board pushed for it to be voted on this year.

Another item of controversy arose from trying to simplify the proposed budget for this coming year by combining several lines found in previous budgets that dealt with related items into one line. For example, in the past there were separate budget lines for the publishing of Postscript, Liaison Priorities, the website, etc. Now those lines get one budget entry under Communications. While simplifying the budget, this method leaves uncertainty about how much funding each section will get.

Ken Kuhn has been the editor of Liaison Priorities since its inception. This newsletter is an important voice in getting information out to members and the branches. If the BCRTA thinks that 25 people in an electoral district can sway an MP, then 10 people out of the 200 or so delegates at the AGM coming to the microphone in support of Liaison Priorities should be a wakeup call for the Board. The BCRTA has over 15,000 members yet less than half of them receive this newsletter because it only goes out by email.

According to the new Strategic Plan, they want to provide service to their members, yet the Board voted against mailing the newsletter.

The AGM heard from northern representatives saying that remote areas in their district don't have access to the Internet. I talked to one Director who said they just had to go out and get people to sign up with their email addresses. Many of our members don't have a computer and they are not going to go out to buy one and learn the Internet to access emails just because the BCRTA wants them to. Another "Goal" could be added to the Strategic Plan about getting more members to use email but, at present, Liaison Priorities should be sent by post if the BCRTA is sincere about informing its members.

Under "Values" (4c) in the new Strategic Plan it states that the Board wants "informed members" through "effective communication." This would be better represented if 8000 more members could get the information in Liaison Priorities.

Because of returns on investments, our pension continues to be in good shape. However, several concerns were noted in the Pension and Benefits Committee report. First, there is now only 1.2 active teachers contributing to the pension plan for each retiree. Secondly, in 1998, 71% of retired teachers were members of the BCRTA. In 2014 just under 45% of retired teachers were members (a drop of 26%). It was noted that the free first year membership was very successful in attracting new members and this plan will be continued next year. Lastly there was concern about Bill C-27 and how the introduction of targeted pension plans might influence our own pension in the future.

The "Introductory Statement" of the Strategic Plan states that it was developed in May. I suspect it was finalized then but it took more than one meeting throughout the year to put it all together. At that time a draft could have been sent to Branches to familiarize themselves with the document for discussion at the AGM. Instead, this document was presented along with the Pensions and Benefits report in 45 minutes. In groups, we were then given half an hour to review 6 different concepts within the plan and offer concerns about each and make suggestions for improvement. Needless to say, everyone was overwhelmed by the enormity of the task. Our group was able to look at only one concept.

Within this new Strategic Plan, Sections 1 through 4 are fairly straightforward and cover what happens within the organization presently. Section 1 states that this is a plan to be followed for the next 3 years in an effort to help grow the organization. Section 2 contains a brief history of the BCRTA, a description of its composition and how it is funded. A couple of our Executive raised concern about Section 2b.iv that the BCRTA defend public education, feeling that was better left to the BCTF. Section 3 is a flow chart of the BCRTA.

Section 4a is not controversial but it is strange. It says that it is a vision statement of "what we want to become" and then it states what we presently are. The Mission Statement (4b) is undeniable. The BCRTA supports an informed and healthy membership while working to maintain our pension and to provide effective health insurance. I don't think anyone can argue against the Values listed in Section 4c. I have,

however, mentioned earlier how the BCRTA could improve its communication its members.

Section 5, the goals for growth, is the cause for greatest concern. Although the Plan was finished in May, the goals were set last November. Right now the BCRTA Advantage Program offers discounts to BCRTA members on car rentals, vacations, shopping, insurance and more through affiliated companies like Johnson Insurance and Collette Travel. Goal 5a is to increase membership by adding services. This year Merit Travel also joined the Advantage group. Corporate members of the BCRTA Advantage Program can be found on the BCRTA website. Hopefully other services can be added to attract new members.

Goal 5b is to develop communications, which I have discussed earlier in this report through Liaison Priorities and the BCRTA “Values” section.

Goal 5d is an internal matter for the BCRTA to redefine their committees, their participants, time commitment, roles and reporting procedures.

First Vice-President Gerry Tiede presented this overview. During the course of the presentation he said that by spring he hopes to have in place a new health insurance plan. As I understood him, this insurance plan would be in competition with Green Shield and would not require the purchase of Medoc travel insurance as well. This would count as an increase in service to our members.

At present, our insurance is offered by Johnson who pays the BCRTA a fee on each policy sold in return for its access to the membership. The bulk of the premium is paid to Desjardins Insurance who underwrites the policies, takes the risks and is responsible for the claims. According to Goal 5c, the BCRTA wants to issue its own insurance policies, take the premiums to themselves and assume the risks.

In the past year BCRTA executive members conferred with the Ontario and Alberta Retired Teachers’ Associations. Ontario has five times the membership of the BCRTA and Alberta also has a larger membership. Both of these associations sell their own insurance to their members and non-members. With the cash, they own their own buildings and have more staff.

What is the future of the BCRTA? Going in this direction they emulate the other two associations and expand. With the money they see from the insurance premiums they can rent more office space, maybe even buy a building (right now they have free space at the BCTF building) and they can hire more staff. This is Goal 5e: “increase staff including an Executive Director.” The duties of the Executive Director are not explained in this document nor could anyone at the AGM explain them to us, yet we were told this would be the first person hired. “Executive Director” seems a lofty title and would probably require a lofty salary.

My problem with this increased cash flow and increased number of staff is that nowhere is there a mention of how any of this creates additional services to the members.

Everything remains the same except more money comes in to the BCRTA and they hire more staff on the premise that they will get more members because they are now offering the insurance themselves.

When asked why they joined the BCRTA, members' number one answer was the benefits. Now the BCRTA wants to control those. The second most popular response was the ability to travel. This is reflected in the fact that there are now two travel agencies in the Advantage Program. Considering the number of travel agencies available in the province, there must be money to be made. In the future, what is to stop the BCRTA from starting their own travel agency as well?

This Plan is for developing a business. In fact, Gerry Tiede told Sheila Gair as much. He told her it was a "business model" for "different membership needs" although these new needs have never been explained. As a past president of the BCRTA and for many years the editor of Post Script, Sheila said she ``could never come to terms with the new mandate`` and resigned immediately.

Part of the values expressed in the Strategic Plan is belief in the democratic process. By allowing the AGM delegates a half hour discussion of this plan to add their input, maybe the Executive feels that the democratic process has been served. However, at no point was there any suggestion of a vote to approve the plan as a whole or in part. It was presented as a done deal. Changes could be made but the overall plan will go ahead. I'm with Sheila. I'm not encouraged by the direction the Executive intends to go as it's presently outlined.

**Endnote:** Bob Taverner, Past President of the BCRTA, attended our Coffee Morning when the AGM delegates presented their reports to the membership. He explained that the Strategic Plan is a work in progress and much more research and consultation will be needed before anything is put into practice.